

Southern New England Telephone
Annual Rates of Retirement On Service Pension
Assumed in Determining 1990 Accrual Rate
For Service Pensions and Death Benefits

Female Employees

Management

| Service in years t | Rates of retirement during year $t + 1/2$ to $t + 1 1/2$ for employees entering service at specimen ages | | | | | | | |
|-----------------------------|---|-------|-------|-------|-------|-------|-------|-------|
| | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 |
| 14 | | | | | | | | .5000 |
| 15 | | | | | | | | .3000 |
| 16 | | | | | | | | .3000 |
| 17 | | | | | | | | .3000 |
| 18 | | | | | | | | .3000 |
| 19 | | | | | .1800 | .3540 | .5000 | .9949 |
| 20 | | | | | .1260 | .1360 | .3000 | |
| 21 | | | | | .1260 | .2850 | .3000 | |
| 22 | | | | | .1290 | .3240 | .3000 | |
| 23 | | | | | .1330 | .2700 | .3000 | |
| 24 | | | .0610 | .1040 | .1340 | .5000 | .9949 | |
| 25 | | | .0400 | .0960 | .1460 | .3000 | | |
| 26 | | | .0420 | .1210 | .2870 | .3000 | | |
| 27 | | | .0460 | .1290 | .3270 | .3000 | | |
| 28 | | | .0470 | .1310 | .2770 | .3000 | | |
| 29 | .0400 | .0450 | .0690 | .1390 | .5000 | .9949 | | |
| 30 | .0290 | .0320 | .0790 | .1610 | .3000 | | | |
| 31 | .0340 | .0400 | .1010 | .2900 | .3000 | | | |
| 32 | .0380 | .0440 | .1250 | .3350 | .3000 | | | |
| 33 | .0460 | .0460 | .1340 | .2920 | .3000 | | | |
| 34 | .0490 | .0930 | .1520 | .5000 | .9949 | | | |
| 35 | .0520 | .1010 | .1810 | .3000 | | | | |
| 36 | .0540 | .1200 | .3000 | .3000 | | | | |
| 37 | .0560 | .1320 | .3490 | .3000 | | | | |
| 38 | .0590 | .1360 | .3150 | .3000 | | | | |
| 39 | .1030 | .1640 | .5000 | .9949 | | | | |
| 40 | .1160 | .2040 | .3000 | | | | | |
| 41 | .1290 | .3200 | .3000 | | | | | |
| 42 | .1350 | .3750 | .3000 | | | | | |
| 43 | .1450 | .3440 | .3000 | | | | | |
| 44 | .1740 | .5000 | .9949 | | | | | |
| 45 | .2120 | .3000 | | | | | | |
| 46 | .3490 | .3000 | | | | | | |
| 47 | .3980 | .3000 | | | | | | |
| 48 | .3680 | .3000 | | | | | | |
| 49 | .5000 | .9949 | | | | | | |
| 50 | .3000 | | | | | | | |
| 51 | .3000 | | | | | | | |
| 52 | .3000 | | | | | | | |
| 53 | .3000 | | | | | | | |
| 54 | .9949 | | | | | | | |

Source: Industry wide Management experience 1975-1978.

Southern New England Telephone
Annual Rates of Retirement on Service Pension
Assumed in Determining the 1990 Accrual Rate
For Service Pensions and Death Benefits

Male Employees

Management

| Service in Years t | Rates of retirement during year t + 1.5 to t + 1.5 for employees entering service at specimen ages | | | | | | | |
|-----------------------------|---|-------|-------|-------|-------|-------|-------|-------|
| | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 |
| 14 | | | | | | | | .5000 |
| 15 | | | | | | | | .3000 |
| 16 | | | | | | | | .3000 |
| 17 | | | | | | | | .3000 |
| 18 | | | | | | | | .3000 |
| 19 | | | | | .0600 | .0860 | .5000 | .9903 |
| 20 | | | | | .0360 | .0500 | .3000 | |
| 21 | | | | | .0320 | .1350 | .3000 | |
| 22 | | | | | .0340 | .2110 | .3000 | |
| 23 | | | | | .0410 | .1680 | .3000 | |
| 24 | | | .0160 | .0310 | .0630 | .5000 | .9903 | |
| 25 | | | .0150 | .0260 | .0720 | .3000 | | |
| 26 | | | .0160 | .0340 | .1860 | .3000 | | |
| 27 | | | .0180 | .0460 | .2610 | .3000 | | |
| 28 | | | .0210 | .0610 | .2180 | .3000 | | |
| 29 | .0130 | .0130 | .0340 | .0970 | .5000 | .9903 | | |
| 30 | .0120 | .0130 | .0410 | .1260 | .3000 | | | |
| 31 | .0120 | .0180 | .0480 | .2350 | .3000 | | | |
| 32 | .0120 | .0220 | .0630 | .3070 | .3000 | | | |
| 33 | .0140 | .0240 | .0810 | .2640 | .3000 | | | |
| 34 | .0150 | .0530 | .1170 | .5000 | .9903 | | | |
| 35 | .0160 | .0620 | .1610 | .3000 | | | | |
| 36 | .0190 | .0710 | .2700 | .3000 | | | | |
| 37 | .0240 | .0900 | .3400 | .3000 | | | | |
| 38 | .0270 | .1100 | .2890 | .3000 | | | | |
| 39 | .0740 | .1480 | .5000 | .9903 | | | | |
| 40 | .0850 | .1960 | .3000 | | | | | |
| 41 | .0950 | .3030 | .3000 | | | | | |
| 42 | .1140 | .3620 | .3000 | | | | | |
| 43 | .1420 | .2970 | .3000 | | | | | |
| 44 | .1800 | .5000 | .9903 | | | | | |
| 45 | .2200 | .3000 | | | | | | |
| 46 | .3260 | .3000 | | | | | | |
| 47 | .3740 | .3000 | | | | | | |
| 48 | .3030 | .3000 | | | | | | |
| 49 | .5000 | .9903 | | | | | | |
| 50 | .3000 | | | | | | | |
| 51 | .3000 | | | | | | | |
| 52 | .3000 | | | | | | | |
| 53 | .3000 | | | | | | | |
| 54 | .9903 | | | | | | | |

Source: Industry-wide Management experience 1975-1978.

Southern New England Telephone
Annual Rates of Retirement on Service Pension
Assumed in Determining 1990 Accrual Rate
For Service Pension and Death Benefits

Female Employees

Non-Management

| Service in years t | Rates of retirement during year $t + .5$ to $t + 1.5$ for employees entering service at specimen ages | | | | | | | |
|-----------------------------|--|-------|-------|-------|-------|-------|-------|-------|
| | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 |
| 14 | | | | | | | | .5000 |
| 15 | | | | | | | | .3000 |
| 16 | | | | | | | | .3000 |
| 17 | | | | | | | | .3000 |
| 18 | | | | | | | | .3000 |
| 19 | | | | | .1830 | .2500 | .5000 | .9949 |
| 20 | | | | | .1090 | .1260 | .3000 | |
| 21 | | | | | .0950 | .2840 | .3000 | |
| 22 | | | | | .0950 | .3030 | .3000 | |
| 23 | | | | | .0980 | .2640 | .3000 | |
| 24 | | | .0900 | .1300 | .1070 | .5000 | .9949 | |
| 25 | | | .0510 | .0850 | .1100 | .3000 | | |
| 26 | | | .0520 | .0900 | .2880 | .3000 | | |
| 27 | | | .0550 | .0950 | .3100 | .3000 | | |
| 28 | | | .0580 | .1000 | .2700 | .3000 | | |
| 29 | .0600 | .0780 | .0800 | .1110 | .5000 | .9949 | | |
| 30 | .0510 | .0550 | .0870 | .1160 | .3000 | | | |
| 31 | .0510 | .0650 | .0930 | .2960 | .3000 | | | |
| 32 | .0530 | .0700 | .0990 | .3220 | .3000 | | | |
| 33 | .0588 | .0830 | .1050 | .2790 | .3000 | | | |
| 34 | .0650 | .0990 | .1180 | .5000 | .9949 | | | |
| 35 | .0710 | .1040 | .1260 | .3000 | | | | |
| 36 | .0790 | .1100 | .3120 | .3000 | | | | |
| 37 | .0860 | .1140 | .3460 | .3000 | | | | |
| 38 | .0960 | .1200 | .2930 | .3000 | | | | |
| 39 | .1170 | .1320 | .5000 | .9949 | | | | |
| 40 | .1160 | .1430 | .3000 | | | | | |
| 41 | .1210 | .3400 | .3000 | | | | | |
| 42 | .1270 | .3810 | .3000 | | | | | |
| 43 | .1330 | .3120 | .3000 | | | | | |
| 44 | .1460 | .5000 | .9949 | | | | | |
| 45 | .1550 | .3000 | | | | | | |
| 46 | .3660 | .3000 | | | | | | |
| 47 | .4080 | .3000 | | | | | | |
| 48 | .3280 | .3000 | | | | | | |
| 49 | .5000 | .9949 | | | | | | |
| 50 | .3000 | | | | | | | |
| 51 | .3000 | | | | | | | |
| 52 | .3000 | | | | | | | |
| 53 | .3000 | | | | | | | |
| 54 | .9949 | | | | | | | |

Source: Industry-wide Non-Management experience 1975-1978.

Southern New England Telephone
Annual Rates of Retirement on Service Pension
Assumed in Determining 1990 Accrual Rate
For Service Pensions and Death Benefits

Male Employees

Non-Management

| Service in years t | Rates of retirement during year $t + .5$ to $t + 1.5$ for employees entering service at specimen ages | | | | | | | |
|-----------------------------|--|-------|-------|-------|-------|-------|-------|-------|
| | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 |
| 14 | | | | | | | | .5000 |
| 15 | | | | | | | | .3000 |
| 16 | | | | | | | | .3000 |
| 17 | | | | | | | | .3000 |
| 18 | | | | | | | | .3000 |
| 19 | | | | | .0550 | .0900 | .5000 | .9903 |
| 20 | | | | | .0420 | .0650 | .3000 | |
| 21 | | | | | .0300 | .2090 | .3000 | |
| 22 | | | | | .0330 | .2790 | .3000 | |
| 23 | | | | | .0410 | .2060 | .3000 | |
| 24 | | | .0160 | .0330 | .0440 | .5000 | .9903 | |
| 25 | | | .0150 | .0260 | .0560 | .3000 | | |
| 26 | | | .0160 | .0280 | .2270 | .3000 | | |
| 27 | | | .0170 | .0360 | .2930 | .3000 | | |
| 28 | | | .0190 | .0430 | .2200 | .3000 | | |
| 29 | .0210 | .0280 | .0320 | .0500 | .5000 | .9903 | | |
| 30 | .0180 | .0195 | .0390 | .0700 | .3000 | | | |
| 31 | .0195 | .0270 | .0430 | .2540 | .3000 | | | |
| 32 | .0210 | .0345 | .0460 | .3190 | .3000 | | | |
| 33 | .0225 | .0390 | .0540 | .2350 | .3000 | | | |
| 34 | .0255 | .0460 | .0670 | .5000 | .9903 | | | |
| 35 | .0270 | .0530 | .0880 | .3000 | | | | |
| 36 | .0315 | .0590 | .2850 | .3000 | | | | |
| 37 | .0375 | .0640 | .3540 | .3000 | | | | |
| 38 | .0405 | .0730 | .2520 | .3000 | | | | |
| 39 | .0520 | .0910 | .5000 | .9903 | | | | |
| 40 | .0580 | .1080 | .3000 | | | | | |
| 41 | .0620 | .3300 | .3000 | | | | | |
| 42 | .0680 | .3930 | .3000 | | | | | |
| 43 | .0790 | .2720 | .3000 | | | | | |
| 44 | .0980 | .5000 | .9903 | | | | | |
| 45 | .1160 | .3000 | | | | | | |
| 46 | .3510 | .3000 | | | | | | |
| 47 | .4110 | .3000 | | | | | | |
| 48 | .2830 | .3000 | | | | | | |
| 49 | .5000 | .9903 | | | | | | |
| 50 | .3000 | | | | | | | |
| 51 | .3000 | | | | | | | |
| 52 | .3000 | | | | | | | |
| 53 | .3000 | | | | | | | |
| 54 | .9903 | | | | | | | |

Source: Industry wide Non-Management experience 1975-1978.

Southern New England Telephone
Annual Rates of Retirement on Disability Pension
Assumed in Determining 1990 Accrual Rate
For Service Pensions and Death Benefits

Non-Management

| Age x | Rates of disability retirement during year of age x + .5 to x + 1.5 | | Age x | Rates of disability retirement during year of age x + .5 to x + 1.5 | |
|----------|---|--------|----------|---|--------|
| | Male | Female | | Male | Female |
| 29 | 0.0003 | 0.0011 | 47 | 0.0017 | 0.0052 |
| 30 | 0.0003 | 0.0011 | 48 | 0.0022 | 0.0057 |
| 31 | 0.0003 | 0.0012 | 49 | 0.0027 | 0.0062 |
| 32 | 0.0003 | 0.0012 | 50 | 0.0032 | 0.0068 |
| 33 | 0.0003 | 0.0013 | 51 | 0.0038 | 0.0075 |
| 34 | 0.0003 | 0.0014 | 52 | 0.0043 | 0.0080 |
| 35 | 0.0003 | 0.0014 | 53 | 0.0051 | 0.0086 |
| 36 | 0.0003 | 0.0015 | 54 | 0.0064 | 0.0092 |
| 37 | 0.0003 | 0.0015 | 55 | 0.0087 | 0.0098 |
| 38 | 0.0003 | 0.0017 | 56 | 0.0112 | 0.0102 |
| 39 | 0.0004 | 0.0021 | 57 | 0.0139 | 0.0110 |
| 40 | 0.0005 | 0.0024 | 58 | 0.0171 | 0.0117 |
| 41 | 0.0007 | 0.0027 | 59 | 0.0202 | 0.0125 |
| 42 | 0.0007 | 0.0032 | 60 | 0.0233 | 0.0137 |
| 43 | 0.0008 | 0.0035 | 61 | 0.0262 | 0.0150 |
| 44 | 0.0009 | 0.0039 | 62 | 0.0308 | 0.0167 |
| 45 | 0.0011 | 0.0043 | 63 | 0.0356 | 0.0188 |
| 46 | 0.0013 | 0.0048 | 64 | 0.0411 | 0.0217 |

Source: Industry wide experience 1973-1977

Southern New England Telephone
Annual Rates of Retirement on Disability Pension
Assumed in Determining 1990 Accrual Rate
For Service Pensions and Death Benefits

Management

| Age x | Rates of disability retirement during year of age x + .5 to x + 1.5 | | Age x | Rates of disability retirement during year of age x + .5 to x + 1.5 | |
|----------|---|--------|----------|---|--------|
| | Male | Female | | Male | Female |
| 29 | .0003 | .0011 | 47 | .0017 | .0052 |
| 30 | .0003 | .0011 | 48 | .0022 | .0057 |
| 31 | .0003 | .0012 | 49 | .0027 | .0062 |
| 32 | .0003 | .0012 | 50 | .0032 | .0068 |
| 33 | .0003 | .0013 | 51 | .0038 | .0075 |
| 34 | .0003 | .0014 | 52 | .0043 | .0080 |
| 35 | .0003 | .0014 | 53 | .0051 | .0086 |
| 36 | .0003 | .0015 | 54 | .0064 | .0092 |
| 37 | .0003 | .0015 | 55 | .0087 | .0098 |
| 38 | .0003 | .0017 | 56 | .0112 | .0102 |
| 39 | .0004 | .0021 | 57 | .0139 | .0110 |
| 40 | .0005 | .0024 | 58 | .0171 | .0117 |
| 41 | .0007 | .0027 | 59 | .0202 | .0125 |
| 42 | .0007 | .0032 | 60 | .0233 | .0137 |
| 43 | .0008 | .0035 | 61 | .0262 | .0150 |
| 44 | .0009 | .0039 | 62 | .0308 | .0167 |
| 45 | .0011 | .0043 | 63 | .0356 | .0188 |
| 46 | .0013 | .0048 | 64 | .0411 | .0217 |

Source: Industry wide experience 1973-1977

Southern New England Telephone
Annual Rates of Mortality For Service Pensioners
Assumed in Determining 1990 Accrual Rate
For Service Pensions and Death Benefits

Management

| Age x | Rates of Mortality during year of age x + .5 to x + 1.5 | | Age x | Rates of Mortality during year of age x + .5 to x + 1.5 | |
|----------|---|--------|----------|---|--------|
| | Male | Female | | Male | Female |
| 45 | .053 | .020 | 78 | .066 | .040 |
| 46 | .048 | .018 | 79 | .072 | .044 |
| 47 | .044 | .017 | 80 | .078 | .048 |
| 48 | .040 | .015 | 81 | .084 | .053 |
| 49 | .036 | .014 | 82 | .090 | .060 |
| 50 | .032 | .013 | 83 | .098 | .068 |
| 51 | .029 | .012 | 84 | .108 | .076 |
| 52 | .026 | .011 | 85 | .119 | .088 |
| 53 | .024 | .010 | 86 | .132 | .097 |
| 54 | .022 | .010 | 87 | .145 | .106 |
| 55 | .021 | .009 | 88 | .157 | .117 |
| 56 | .020 | .009 | 89 | .173 | .127 |
| 57 | .019 | .009 | 90 | .187 | .139 |
| 58 | .018 | .009 | 91 | .202 | .151 |
| 59 | .018 | .009 | 92 | .217 | .165 |
| 60 | .018 | .009 | 93 | .233 | .180 |
| 61 | .018 | .009 | 94 | .248 | .197 |
| 62 | .018 | .010 | 95 | .265 | .216 |
| 63 | .019 | .010 | 96 | .282 | .237 |
| 64 | .020 | .011 | 97 | .300 | .258 |
| 65 | .021 | .012 | 98 | .319 | .280 |
| 66 | .022 | .012 | 99 | .340 | .305 |
| 67 | .024 | .013 | 100 | .363 | .332 |
| 68 | .026 | .015 | 101 | .388 | .361 |
| 69 | .028 | .016 | 102 | .415 | .394 |
| 70 | .031 | .018 | 103 | .447 | .430 |
| 71 | .034 | .020 | 104 | .486 | .470 |
| 72 | .037 | .022 | 105 | .534 | .519 |
| 73 | .041 | .025 | 106 | .587 | .575 |
| 74 | .046 | .027 | 107 | .650 | .635 |
| 75 | .050 | .030 | 108 | .732 | .703 |
| 76 | .055 | .034 | 109 | .852 | .806 |
| 77 | .060 | .037 | 110 | .999 | .999 |

For ages prior to 45, the mortality rate is assumed constant at that age value.

Source: Experience of Industry wide service pensioners 1978-1981

Southern New England Telephone
Annual Rates of Mortality
Among Active Employees
Assumed in Determining 1990 Accrual Rate
For Service Pensions and Death Benefits

Management

| Age x | Rates of mortality during year of age x + .5 to x + 1.5 | | Age x | Rates of mortality during year of age x + .5 to x + 1.5 | |
|----------|---|--------|----------|---|--------|
| | Male | Female | | Male | Female |
| 15 | .0011 | .0003 | 43 | .0021 | .0013 |
| 16 | .0011 | .0003 | 44 | .0024 | .0015 |
| 17 | .0011 | .0003 | 45 | .0027 | .0017 |
| 18 | .0011 | .0003 | 46 | .0030 | .0019 |
| 19 | .0010 | .0003 | 47 | .0034 | .0021 |
| 20 | .0010 | .0003 | 48 | .0038 | .0022 |
| 21 | .0009 | .0003 | 49 | .0041 | .0024 |
| 22 | .0009 | .0004 | 50 | .0045 | .0025 |
| 23 | .0008 | .0004 | 51 | .0050 | .0026 |
| 24 | .0008 | .0004 | 52 | .0055 | .0027 |
| 25 | .0008 | .0004 | 53 | .0061 | .0030 |
| 26 | .0008 | .0004 | 54 | .0068 | .0033 |
| 27 | .0008 | .0004 | 55 | .0075 | .0037 |
| 28 | .0007 | .0005 | 56 | .0083 | .0040 |
| 29 | .0007 | .0005 | 57 | .0092 | .0044 |
| 30 | .0007 | .0006 | 58 | .0102 | .0049 |
| 31 | .0007 | .0005 | 59 | .0111 | .0053 |
| 32 | .0007 | .0007 | 60 | .0121 | .0058 |
| 33 | .0007 | .0007 | 61 | .0132 | .0063 |
| 34 | .0008 | .0008 | 62 | .0143 | .0068 |
| 35 | .0008 | .0008 | 63 | .0154 | .0074 |
| 36 | .0009 | .0008 | 64 | .0165 | .0080 |
| 37 | .0011 | .0009 | 65 | .0177 | .0086 |
| 38 | .0012 | .0009 | 66 | .0190 | .0093 |
| 39 | .0013 | .0010 | 67 | .0202 | .0101 |
| 40 | .0015 | .0010 | 68 | .0215 | .0110 |
| 41 | .0016 | .0011 | 69 | .0228 | .0119 |
| 42 | .0018 | .0012 | | | |

Source: Industry wide experience 1973-1977.

Southern New England Telephone
Annual Rates Of Mortality For Service Pensioners
Assumed in Determining 1990 Accrual Rate
For Service Pensions and Death Benefits

Non-Management

| Age x | Rates of Mortality during year of age x + .5 to x + 1.5 | | Age x | Rates of Mortality during year of age x + .5 to x + 1.5 | |
|----------|---|--------|----------|---|--------|
| | Male | Female | | Male | Female |
| 45 | .0530 | .0200 | 78 | .0660 | .0400 |
| 46 | .0480 | .0180 | 79 | .0720 | .0440 |
| 47 | .0440 | .0170 | 80 | .0780 | .0480 |
| 48 | .0400 | .0150 | 81 | .0840 | .0530 |
| 49 | .0360 | .0140 | 82 | .0900 | .0600 |
| 50 | .0320 | .0130 | 83 | .0980 | .0680 |
| 51 | .0290 | .0120 | 84 | .1080 | .0760 |
| 52 | .0260 | .0110 | 85 | .1190 | .0880 |
| 53 | .0240 | .0100 | 86 | .1320 | .0970 |
| 54 | .0220 | .0100 | 87 | .1450 | .1060 |
| 55 | .0210 | .0090 | 88 | .1570 | .1170 |
| 56 | .0200 | .0090 | 89 | .1730 | .1270 |
| 57 | .0190 | .0090 | 90 | .1870 | .1390 |
| 58 | .0180 | .0090 | 91 | .2020 | .1510 |
| 59 | .0180 | .0090 | 92 | .2170 | .1650 |
| 60 | .0180 | .0090 | 93 | .2330 | .1800 |
| 61 | .0180 | .0090 | 94 | .2480 | .1970 |
| 62 | .0180 | .0100 | 95 | .2650 | .2160 |
| 63 | .0190 | .0100 | 96 | .2820 | .2370 |
| 64 | .0200 | .0110 | 97 | .3000 | .2580 |
| 65 | .0210 | .0120 | 98 | .3190 | .2800 |
| 66 | .0220 | .0120 | 99 | .3400 | .3050 |
| 67 | .0240 | .0130 | 100 | .3630 | .3320 |
| 68 | .0260 | .0150 | 101 | .3880 | .3610 |
| 69 | .0280 | .0160 | 102 | .4150 | .3940 |
| 70 | .0310 | .0180 | 103 | .4470 | .4300 |
| 71 | .0340 | .0200 | 104 | .4860 | .4700 |
| 72 | .0370 | .0220 | 105 | .5340 | .5190 |
| 73 | .0410 | .0250 | 106 | .5870 | .5750 |
| 74 | .0460 | .0270 | 107 | .6500 | .6350 |
| 75 | .0500 | .0300 | 108 | .7320 | .7030 |
| 76 | .0550 | .0340 | 109 | .8520 | .8060 |
| 77 | .0600 | .0370 | 110 | .9999 | .9999 |

For ages prior to 45, the mortality rate is assumed constant at that age value.

Source: Experience of Industry wide service pensioners 1978-1981.

Southern New England Telephone
Annual Rates of Mortality
Among Active Employees
Assumed in Determining 1990 Accrual Rate
For Service Pensions and Death Benefits

Non-Management

| Age x | Rates of mortality during year of age x + .5 to x + 1.5 | | Age x | Rates of mortality during year of age x + .5 to x + 1.5 | |
|----------|---|--------|----------|---|--------|
| | Male | Female | | Male | Female |
| 15 | .0011 | .0003 | 43 | .0021 | .0013 |
| 16 | .0011 | .0003 | 44 | .0024 | .0015 |
| 17 | .0011 | .0003 | 45 | .0027 | .0017 |
| 18 | .0011 | .0003 | 46 | .0030 | .0019 |
| 19 | .0010 | .0003 | 47 | .0034 | .0021 |
| 20 | .0010 | .0003 | 48 | .0038 | .0022 |
| 21 | .0009 | .0003 | 49 | .0041 | .0024 |
| 22 | .0009 | .0004 | 50 | .0045 | .0025 |
| 23 | .0008 | .0004 | 51 | .0050 | .0026 |
| 24 | .0008 | .0004 | 52 | .0055 | .0027 |
| 25 | .0008 | .0004 | 53 | .0061 | .0030 |
| 26 | .0008 | .0004 | 54 | .0068 | .0033 |
| 27 | .0008 | .0004 | 55 | .0075 | .0037 |
| 28 | .0007 | .0005 | 56 | .0083 | .0040 |
| 29 | .0007 | .0005 | 57 | .0092 | .0044 |
| 30 | .0007 | .0006 | 58 | .0102 | .0049 |
| 31 | .0007 | .0006 | 59 | .0111 | .0053 |
| 32 | .0007 | .0007 | 60 | .0121 | .0058 |
| 33 | .0007 | .0007 | 61 | .0132 | .0063 |
| 34 | .0008 | .0008 | 62 | .0143 | .0068 |
| 35 | .0008 | .0008 | 63 | .0154 | .0074 |
| 36 | .0009 | .0008 | 64 | .0165 | .0080 |
| 37 | .0011 | .0009 | 65 | .0177 | .0086 |
| 38 | .0012 | .0009 | 66 | .0190 | .0093 |
| 39 | .0013 | .0010 | 67 | .0202 | .0101 |
| 40 | .0015 | .0010 | 68 | .0215 | .0110 |
| 41 | .0016 | .0011 | 69 | .0228 | .0119 |
| 42 | .0018 | .0012 | | | |

Source: Industry-wide experience 1973-1977

**Southern New England Telephone
Annual Rates of Employee Separation From Service
Before Eligibility to Service Retirement
Assumed in Determining 1990 Accrual Rate
For Service Pensions and Death Benefits**

Female Employee

Management

| Service in years t | Rates of separation during year t + .5 to t + 1.5 for employees entering service at specimen ages | | | | | | | |
|-----------------------------|--|------|------|------|------|------|------|------|
| | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 |
| 0 | .095 | .095 | .094 | .092 | .088 | .084 | .080 | .080 |
| 1 | .083 | .082 | .077 | .072 | .068 | .064 | .064 | .066 |
| 2 | .070 | .069 | .065 | .057 | .047 | .039 | .033 | .032 |
| 3 | .058 | .058 | .056 | .046 | .029 | .025 | .027 | .032 |
| 4 | .050 | .051 | .052 | .038 | .020 | .019 | .021 | .031 |
| 5 | .042 | .044 | .047 | .032 | .017 | .014 | .016 | .030 |
| 6 | .040 | .040 | .042 | .027 | .015 | .013 | .014 | .029 |
| 7 | .040 | .038 | .031 | .024 | .015 | .013 | .013 | .022 |
| 8 | .039 | .034 | .024 | .017 | .015 | .013 | .013 | .025 |
| 9 | .036 | .030 | .021 | .014 | .014 | .013 | .013 | .030 |
| 10 | .034 | .027 | .018 | .013 | .014 | .014 | .014 | .030 |
| 11 | .030 | .023 | .016 | .010 | .013 | .014 | .015 | .030 |
| 12 | .026 | .020 | .016 | .010 | .011 | .015 | .016 | .030 |
| 13 | .023 | .019 | .015 | .010 | .010 | .016 | .016 | .030 |
| 14 | .020 | .018 | .014 | .010 | .009 | .016 | .020 | |
| 15 | .017 | .016 | .013 | .010 | .010 | .017 | .022 | |
| 16 | .013 | .012 | .012 | .009 | .011 | .017 | .023 | |
| 17 | .011 | .010 | .010 | .009 | .011 | .017 | .024 | |
| 18 | .009 | .009 | .009 | .009 | .012 | .017 | .027 | |
| 19 | .007 | .008 | .009 | .009 | | | | |
| 20 | .007 | .008 | .009 | .010 | | | | |
| 21 | .007 | .008 | .009 | .011 | | | | |
| 22 | .007 | .007 | .008 | .011 | | | | |
| 23 | .007 | .007 | .008 | .012 | | | | |
| 24 | .007 | .007 | | | | | | |
| 25 | .007 | .007 | | | | | | |
| 26 | .006 | .007 | | | | | | |
| 27 | .006 | .008 | | | | | | |
| 28 | .006 | .008 | | | | | | |

Source: Industry wide Management experience 1973-1978.

Note: Based on separations for all causes.

Southern New England Telephone
Annual Rates of Employee Separation From Service
Before Eligibility to Service Retirement
Assumed in Determining 1990 Accrual Rate
For Service Pensions and Death Benefits

Male Employees

Management

| Service in years t | Rates of separation during year t + .5 to t + 1.5 for employees entering service at specimen ages | | | | | | | |
|-----------------------------|--|------|------|------|------|------|------|------|
| | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 |
| 0 | .105 | .105 | .105 | .102 | .096 | .091 | .088 | .089 |
| 1 | .074 | .072 | .070 | .066 | .062 | .059 | .058 | .059 |
| 2 | .046 | .045 | .044 | .042 | .040 | .037 | .035 | .036 |
| 3 | .020 | .026 | .032 | .032 | .025 | .025 | .031 | .031 |
| 4 | .018 | .019 | .027 | .025 | .018 | .020 | .022 | .026 |
| 5 | .014 | .016 | .024 | .021 | .016 | .016 | .019 | .022 |
| 6 | .012 | .014 | .021 | .018 | .016 | .015 | .016 | .020 |
| 7 | .011 | .013 | .018 | .016 | .016 | .013 | .014 | .024 |
| 8 | .009 | .011 | .016 | .015 | .016 | .013 | .013 | .028 |
| 9 | .009 | .010 | .013 | .014 | .013 | .011 | .014 | .032 |
| 10 | .008 | .008 | .012 | .013 | .012 | .010 | .017 | .036 |
| 11 | .008 | .008 | .010 | .011 | .010 | .009 | .020 | .040 |
| 12 | .008 | .008 | .009 | .009 | .009 | .010 | .024 | .046 |
| 13 | .007 | .007 | .008 | .008 | .009 | .012 | .028 | .052 |
| 14 | .007 | .007 | .008 | .007 | .009 | .014 | .032 | |
| 15 | .006 | .006 | .006 | .006 | .009 | .017 | .036 | |
| 16 | .005 | .005 | .006 | .006 | .009 | .020 | .040 | |
| 17 | .005 | .005 | .005 | .006 | .010 | .024 | .046 | |
| 18 | .004 | .004 | .005 | .006 | .012 | .028 | .052 | |
| 19 | .004 | .004 | .005 | .007 | | | | |
| 20 | .004 | .004 | .005 | .008 | | | | |
| 21 | .004 | .004 | .006 | .009 | | | | |
| 22 | .004 | .004 | .006 | .010 | | | | |
| 23 | .004 | .004 | .006 | .012 | | | | |
| 24 | .004 | .004 | | | | | | |
| 25 | .004 | .005 | | | | | | |
| 26 | .004 | .005 | | | | | | |
| 27 | .005 | .006 | | | | | | |
| 28 | .005 | .006 | | | | | | |

Source: Industry wide Management experience 1975-1978.

Note: Based on Separations for all causes.

Southern New England Telephone
Annual Rates of Employee Separation From Service
Before Eligibility to Service Retirement
Assumed in Determining 1990 Accrual Rate
For Service Pensions and Death Benefits

Female Employees

Non-Management

| Service in years t | Rates of separation during year $t + .5$ to $t + .5$ for employees entering service at specimen ages | | | | | | | |
|-----------------------------|---|------|------|------|------|------|------|------|
| | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 |
| 0 | .208 | .194 | .164 | .136 | .113 | .096 | .087 | .088 |
| 1 | .148 | .139 | .115 | .094 | .075 | .063 | .057 | .061 |
| 2 | .116 | .107 | .087 | .067 | .051 | .039 | .032 | .034 |
| 3 | .079 | .081 | .072 | .056 | .040 | .034 | .035 | .032 |
| 4 | .071 | .071 | .058 | .045 | .033 | .031 | .030 | .032 |
| 5 | .066 | .064 | .048 | .037 | .029 | .029 | .029 | .031 |
| 6 | .062 | .057 | .044 | .029 | .026 | .027 | .028 | .031 |
| 7 | .057 | .050 | .037 | .025 | .024 | .025 | .028 | .031 |
| 8 | .053 | .046 | .030 | .023 | .022 | .024 | .028 | .033 |
| 9 | .049 | .042 | .026 | .023 | .022 | .024 | .028 | .033 |
| 10 | .044 | .039 | .026 | .022 | .022 | .023 | .028 | .035 |
| 11 | .040 | .035 | .026 | .022 | .021 | .023 | .028 | .041 |
| 12 | .035 | .031 | .024 | .022 | .021 | .023 | .028 | .046 |
| 13 | .031 | .027 | .022 | .022 | .021 | .023 | .028 | .055 |
| 14 | .029 | .026 | .020 | .022 | .021 | .022 | .030 | |
| 15 | .026 | .024 | .020 | .022 | .021 | .021 | .030 | |
| 16 | .022 | .021 | .020 | .021 | .020 | .021 | .030 | |
| 17 | .020 | .020 | .020 | .020 | .020 | .020 | .030 | |
| 18 | .018 | .018 | .020 | .020 | .018 | .020 | .030 | |
| 19 | .018 | .018 | .019 | .020 | | | | |
| 20 | .017 | .018 | .019 | .020 | | | | |
| 21 | .017 | .018 | .018 | .018 | | | | |
| 22 | .016 | .017 | .017 | .016 | | | | |
| 23 | .016 | .016 | .016 | .017 | | | | |
| 24 | .015 | .015 | | | | | | |
| 25 | .015 | .015 | | | | | | |
| 26 | .015 | .015 | | | | | | |
| 27 | .014 | .015 | | | | | | |
| 28 | .013 | .014 | | | | | | |

Source: Industry-wide Non-Management experience 1975-1978.

Note: Based on separations for all causes.

**Southern New England Telephone
Annual Rates of Employee Separation From Service
Before Eligibility to Service Retirement
Assumed in Determining 1990 Accrual Rate
For Service Pensions and Death Benefits**

Male Employees

Non-Management

| Service in years t | Rates of separation during year t + .5 to t + 1 .5 for employees entering service at specimen ages | | | | | | | |
|-----------------------------|---|------|------|------|------|------|------|------|
| | 15 | 20 | 25 | 30 | 35 | 40 | 45 | 50 |
| 0 | .198 | .186 | .158 | .135 | .120 | .115 | .117 | .120 |
| 1 | .121 | .111 | .087 | .068 | .053 | .044 | .045 | .046 |
| 2 | .079 | .070 | .056 | .046 | .042 | .040 | .039 | .040 |
| 3 | .059 | .051 | .037 | .034 | .029 | .030 | .030 | .028 |
| 4 | .040 | .035 | .026 | .026 | .021 | .026 | .026 | .025 |
| 5 | .029 | .026 | .019 | .021 | .017 | .022 | .022 | .025 |
| 6 | .023 | .021 | .016 | .017 | .013 | .019 | .020 | .024 |
| 7 | .020 | .019 | .015 | .015 | .012 | .017 | .019 | .024 |
| 8 | .017 | .016 | .013 | .014 | .011 | .015 | .018 | .028 |
| 9 | .014 | .014 | .012 | .012 | .011 | .015 | .018 | .032 |
| 10 | .012 | .012 | .011 | .011 | .010 | .015 | .020 | .037 |
| 11 | .010 | .010 | .010 | .011 | .010 | .015 | .026 | .040 |
| 12 | .009 | .010 | .009 | .010 | .011 | .017 | .029 | .046 |
| 13 | .009 | .010 | .009 | .010 | .011 | .017 | .030 | .053 |
| 14 | .009 | .010 | .008 | .010 | .012 | .019 | .032 | |
| 15 | .009 | .009 | .008 | .010 | .012 | .020 | .036 | |
| 16 | .008 | .008 | .008 | .010 | .013 | .022 | .040 | |
| 17 | .007 | .008 | .008 | .009 | .013 | .025 | .046 | |
| 18 | .007 | .008 | .008 | .009 | .013 | .028 | .053 | |
| 19 | .006 | .008 | .008 | .010 | | | | |
| 20 | .006 | .008 | .008 | .011 | | | | |
| 21 | .006 | .008 | .008 | .011 | | | | |
| 22 | .006 | .008 | .008 | .011 | | | | |
| 23 | .006 | .008 | .008 | .012 | | | | |
| 24 | .007 | .008 | | | | | | |
| 25 | .007 | .008 | | | | | | |
| 26 | .008 | .008 | | | | | | |
| 27 | .008 | .008 | | | | | | |
| 28 | .008 | .008 | | | | | | |

Source: Industry wide Non-Management experience 1975-1978.

Note: Based on separations for all causes.